

R E M A R K S

Claims **1-6 and 50-78** have been cancelled herein. Claims **79-101** have been added.

Claims **79, 83, 87, 91, 95 and 99** are the only pending independent claims (6 independent claims).

After entry of this amendment, claims **79-101** will be pending in the application.

A. Prior Amendments to the Claims

Claims **50-78** were added in the Amendment filed on April 4, 2004, but do not appear to have been entered into the application. However, applicants have canceled Claims **50-78** without prejudice herein.

If the Examiner has any questions about the Amendment of April 4, 2004, please contact Steve Filipek at (203) 461-7252.

B. Section 102(b) Rejection of Claims 1-6

Claims **1-6** were rejected under 35 U.S.C. 102(b) as being anticipated by U.S. Patent No. 5,570,465 to Tsakanikas (hereinafter "Tsakanikas").

Although we do not agree with the Examiner's assessment, in order to expedite the prosecution of the application, claims **1-6** have been canceled without prejudice herein. Thus, the 35 U.S.C. 102(b) rejection is now moot.

C. New Claims 79-101

New Claims **79-101** recite methods and computer readable media that generally pertain to receiving user information concerning a payment draft, associating the user data with the payment draft, and debiting a credit card account of the user after the payment draft is presented to a third party. Support for such claims can be found, for example, in the specification on page 4, line 13 to page 5, line 20; page 12, line 5 to page 14, line 13; page 15, line 3 to page 16, line 24; and in Figs. 1A, 3A, 3B, 3C, 4A and 4B. No new matter has been added.

The Applicants believe that claims **79-101** are patentably distinct from the cited art, and thus request early examination and consideration by the Examiner.

D. Conclusion

It is submitted that all of the Claims are in condition for allowance. The Examiner's early re-examination and reconsideration are respectfully requested.

If the Examiner has any questions regarding this amendment or the present application, the Examiner is cordially requested to contact Stephan Filipek at telephone number (203) 461-72 or via electronic mail at sfilipek@walkerdigital.com.

E. Petition for Extension of Time to Respond

Applicants hereby petition for a two-month extension of time with which to respond to the Office Action. Please charge the fee for this petition to our Deposit Account No. 50-0271. Please charge any additional fees that may be required for this Response, or credit any overpayment to Deposit Account No. 50-0271.

If an additional extension of time is required, please grant a petition for that extension of time which is required to make this Response timely, and please charge any fee for such extension to Deposit Account No. 50-0271.

Respectfully submitted,

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Date

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